Application Form

Full Medical Underwriting

MyHEALTH UAE Individual Medical Plans

HAYAH | April International

YOUR APPLICATION, STEP BY STEP.

This is your application form. Complete it, sign it, send it.

An underwriting offer will be provided in **2 working days or less.**

ONCE OUR OFFER HAS BEEN ACCEPTED, IN 5 WORKING DAYS, YOU WILL RECEIVE:

- ☑ Your full member's pack (by email)
  This includes relevant documentation such as claim forms, instructions, terms and conditions, and benefit schedules.
- ☑ You will be able to download your member card containing emergency contact numbers for requesting assistance services or before admission to hospital on our Easy Claim app.

1. YOUR DETAILS

IMPORTANT NOTICE

The answers you give to the questions contained in this Application will form the basis of any insurance policy issued and will be incorporated into the contract. It is essential that you give accurate, truthful, and complete information for all persons to be insured, as inaccuracies may jeopardise coverage or invalidate a claim.

A copy of your passport, visa (on the passport) as well as the Emirates ID will be required. Please provide them for any member of the policy at the same time as the application form

APPLICANT'S DETAILS

Family Name:

First Name(s):

Date of Birth: DD / MM / YYYY Gender: Male ◯ Female ◯ Smoker: Yes ◯ No ◯

Height (cm): Weight (kg):

Occupation:

(Specify nature of duties)

Marital Status:

Passport Number:

Type of Visa Golden ◯ Employment ◯ Dependents ◯ Investor ◯ Elderly Parents ◯ Any Other Resident ◯

Nationality: UID Number:

Emirates ID Number:

Emirate of Visa Issuance:

Government Health Insurance Programme:
(For UAE Nationals Only)

Emirate of Residence:

Residential Address:

Emirate of work: Country:

Country of Residence:

If you wish to use a different mailing address, please advise us

Tel.: Mobile:

Email:

Important: this email will be used for sending your policy documents and claims-related communication which may include sensitive medical information.

1. YOUR DETAILS - CONTINUED

FAMILY MEMBERS TO BE INSURED

	FAMILY MEMBER 1	FAMILY MEMBER 2	FAMILY MEMBER 3	FAMILY MEMBER 4
Family Name				
First Name(s)				
Date of Birth	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
Gender	Male ○ Female ○	Male ○ Female ○	Male ○ Female ○	Male ○ Female ○
Smoker	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○	Yes ○ No ○
Height & Weight	cm kg	cm kg	cm kg	cm kg
Occupation (Specify nature of duties)				
Marital Status				
Relationship to Applicant				
Passport Number				
Type of VISA	Golden ○ Employment ○ Dependents ○ Investor ○ Elderly Parents ○ Any Other Resident ○	Golden ○ Employment ○ Dependents ○ Investor ○ Elderly Parents ○ Any Other Resident ○	Golden ○ Employment ○ Dependents ○ Investor ○ Elderly Parents ○ Any Other Resident ○	Golden ○ Employment ○ Dependents ○ Investor ○ Elderly Parents ○ Any Other Resident ○
Nationality				
UID Number				
Emirates ID Number				
Emirate Visa of Issuance				
Government Health Insurance Programme (For UAE Nationals Only)				
Email address*				

*Family members aged 18+ may provide their email address to receive access to our digital tools and telehealth services.
Please use separate sheet if necessary. Please advise us if any family members to be insured do not live at the applicant's residential address.

2. YOUR COVER

Step 1	**Choose your modules** The following modules form the base of your policy. Each member has the flexibility to select the cover they want.				
	Important Note • All modules are mandatory for Dubai-based policies, while Abu Dhabi-based policies have an optional Dental and Optical module. Each applicant must select their preferred level of cover for the applicable modules.				
MODULES	**APPLICANT**	**FAMILY MEMBER 1**	**FAMILY MEMBER 2**	**FAMILY MEMBER 3**	**FAMILY MEMBER 4**
Hospital & Surgery	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite
Outpatient	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite	◯ Essential ◯ Extensive ◯ Elite
	Co-insurance selection ◯ Nil co-insurance ◯ 20% co-insurance capped at $14 ◯ 20% co-insurance for all Outpatient benefits	Co-insurance selection ◯ Nil co-insurance ◯ 20% co-insurance capped at $14 ◯ 20% co-insurance for all Outpatient benefits	Co-insurance selection ◯ Nil co-insurance ◯ 20% co-insurance capped at $14 ◯ 20% co-insurance for all Outpatient benefits	Co-insurance selection ◯ Nil co-insurance ◯ 20% co-insurance capped at $14 ◯ 20% co-insurance for all Outpatient benefits	Co-insurance selection ◯ Nil co-insurance ◯ 20% co-insurance capped at $14 ◯ 20% co-insurance for all Outpatient benefits
	• If a 20% co-insurance is selected, direct billing is only available within your selected network.				
Dental and Optical	◯ Core ◯ Essential ◯ Extensive ◯ Elite	◯ Core ◯ Essential ◯ Extensive ◯ Elite	◯ Core ◯ Essential ◯ Extensive ◯ Elite	◯ Core ◯ Essential ◯ Extensive ◯ Elite	◯ Core ◯ Essential ◯ Extensive ◯ Elite
Maternity and Newborn Care For women aged 19-45	◯ Core ◯ Essential ◯ Extensive ◯ Elite	◯ Core ◯ Essential ◯ Extensive ◯ Elite	◯ Core ◯ Essential ◯ Extensive ◯ Elite	◯ Core ◯ Essential ◯ Extensive ◯ Elite	◯ Core ◯ Essential ◯ Extensive ◯ Elite
Step 2	**Personalise your Cover** Select your preferred network and area of cover that will apply to all selected modules.				
Network Selection	◯ Green ◯ Classic ◯ Premium	◯ Green ◯ Classic ◯ Premium	◯ Green ◯ Classic ◯ Premium	◯ Green ◯ Classic ◯ Premium	◯ Green ◯ Classic ◯ Premium
Area of Cover	◯ Worldwide excluding USA ◯ Worldwide	◯ Worldwide excluding USA ◯ Worldwide	◯ Worldwide excluding USA ◯ Worldwide	◯ Worldwide excluding USA ◯ Worldwide	◯ Worldwide excluding USA ◯ Worldwide

3. UNDERWRITING QUESTIONNAIRE

INSURANCE DETAILS			
Have you or any person to be insured ever applied for, been covered under, or held a policy administered by APRIL? If Yes, please give details.			
		Yes ○	No ○
Do you or any person to be insured currently have health insurance with another company? (including any potential substandard-terms) If Yes, please give details and indicate if it will be continued (and if not, as of what date).			
		Yes ○	No ○
Have you or any person to be insured ever had a policy or application for life, sickness, accident disability, critical illness or medical insurance refused or cancelled, or had any special terms imposed? If Yes, please give details.			
		Yes ○	No ○

MEDICAL DETAILS AND HISTORY Please indicate if you or any person to be insured have or have ever had any of the **signs, symptoms, illnesses or disorders** below by ticking the appropriate box.			
1.	Cancer, leukemia, tumor or neoplasm, cysts, fibrocystic breast disorder, polyp or growths of any kind	Yes ○	No ○
2.	Respiratory system: Asthma, bronchitis, allergies, rhinitis or sinusitis, tuberculosis, or other disorder of the respiratory system	Yes ○	No ○
3.	Circulatory system and blood disorder: Chest pain, raised blood pressure, raised cholesterol, heart condition, or other disorder of the circulatory system or blood	Yes ○	No ○
4.	Gastrointestinal system: Indigestion, gastric reflux, gastric ulcer, hemorrhoids, hernia, or other disorder of the gastrointestinal system	Yes ○	No ○
5.	Musculoskeletal: Bone fracture, joint injury, arthritis, back, neck or muscle pain, or other disorder of the spine	Yes ○	No ○
6.	Tropical illness: Malaria, dengue fever	Yes ○	No ○
7.	HIV/AIDS	Yes ○	No ○
8.	Urinary system: Kidney stones or other disorder of the urinary system or prostate	Yes ○	No ○
9.	Liver: Diabetes, hepatitis, fatty liver, or other disorder of the liver	Yes ○	No ○
10.	Thyroid: Hypothyroidism, Hashimoto's disease, or other disorder of the thyroid	Yes ○	No ○
11.	Brain and nervous system: Stroke, aneurysm, seizures, chronic headache, migraine, or other disorder of the brain or nervous system	Yes ○	No ○
12.	Anxiety, depression, stress, addiction, or other mental, behavioral, developmental disorder	Yes ○	No ○
13.	Gynecological system: Pregnancy (including any complication), fibroid, endometriosis, irregular periods or bleeding, menstrual pain, HPV infection, or an abnormal smear test result, or other disorder of the gynecological system	Yes ○	No ○
14.	Skin: Eczema, dermatitis, psoriasis, wart, or other disorder of skin	Yes ○	No ○
15.	Eyes and ears: Cataract, glaucoma, otitis, hearing loss, or other disorder of eyes or ears	Yes ○	No ○
16.	Congenital, hereditary conditions, birth defects, deformities, or conditions affecting mobility	Yes ○	No ○
17.	Any other disorder/ injury	Yes ○	No ○

3. UNDERWRITING QUESTIONNAIRE – CONTINUED

If you answered "Yes" to any of the above, please provide details in the table below. You may be required to provide a further medical questionnaire or medical reports, depending on the severity and nature of the condition declared.

Person to be insured			
Question No.			
Disease/ Medical Condition/ Sign & Symptom			
Date of first occurrence of sign & symptom	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
Frequency of sign & symptom			
Treatment Details (including name, date, duration of medication, surgery etc.)			
Date of last follow-up medical consultation/ treatment	DD / MM / YYYY	DD / MM / YYYY	DD / MM / YYYY
Any on-going, regular, planned or preventive treatment required?			
Any on-going sign or symptom?			

MEDICAL DETAILS AND HISTORY – CONTINUED

18. **Except as disclosed elsewhere in this form, have you or any person to be insured ever been admitted to hospital as an inpatient, or undergone any procedures including endoscopy, biopsy whether as an inpatient or outpatient?** If Yes, please give details.

Yes ○ No ○

19. **In the last five years, have you or any person to be insured been notified of any abnormal test results or awaiting results for any scans or tests performed (e.g. blood or urine test, ECG, endoscopy, X-ray, ultrasound, CT scan, MRI, PET scan etc.)?**
Please also answer "Yes" if there are any inconclusive or uncertain results (retesting or follow up test required) and abnormal findings that may not require treatment at present (e.g. cyst, joint degeneration, calcification, etc.)

Yes ○ No ○

20. **In the last five years, have you or any person to be insured currently taking or been prescribed any medications for a continuous period of more than one month?** If Yes, please state the medicine name, dosage and the approximate cost.

Yes ○ No ○

21. **Are you currently pregnant or show signs and symptoms of pregnancy or planning to get pregnant?**
If the answer is Yes, please complete the supplementary maternity questionnaire
** Any pregnancy, which arises within forty calendar days from the date of this application; coverage will be at the discretion of the insurer*

Yes ○ No ○

22. **Please enter the following details about the usual/family doctor for each person to be insured. If you do not have a usual/family doctor, please provide the names, addresses and contact information of medical providers you and your family members to be insured have seen in the last 3 years. Use a separate sheet if necessary.** If you have never seen a doctor in the past 3 years, please indicate that below.

Name	
Address	
Telephone	
Email	

Please provide more details on a separate sheet if required.

3. UNDERWRITING QUESTIONNAIRE - CONTINUED

ADDITIONAL SPACE FOR FURTHER REMARKS
You may use this space for any further comments about any medical conditions you have or have suffered from. Please remember to enclose any supporting documents with your application.

CLAIM REIMBURSEMENT
Please provide your banking details for claim reimbursement.

Bank Name			
Bank Address			
A/C Name		A/C No.	
Currency	○ AED		For international transfers to a foreign bank, note that your bank may charge you fees for each transaction which will be your responsibility to bear
The following information must be provided for bank accounts outside of the UAE:			
Sort Code		BIC (Swift) Code	
IBAN			
Corresponding Bank Details (if applicable)			

4. PAYMENT METHODS

All premiums must be settled in AED using the following conversion USD1=AED3.6725. Any shortfall will be borne by the client.

PREMIUM PAYMENT METHOD			
	BANK TRANSFER	CREDIT CARD (Visa / Mastercard / Amex)	CHEQUE OR BANK DRAFT
Annual Payment	○	○	○
Semi-Annually (4% Surcharge)	Not Available	○	Not Available
Quarterly (4% Surcharge)	Not Available	○	Not Available

Important Notice for Semi-Annual & Quarterly Payments: This is an annual policy. You are responsible for the entire annual premium even if you choose to pay by instalments. The premium payment frequency cannot be changed during the policy year, only at renewal provided you notify us in writing.

BANK TRANSFER

- Please send full payment (inclusive of all bank charges) to:
  United Arab Emirates Dirham (AED) Account
  Beneficiary Bank

Account Title:	HAYAH INSURANCE COMPANY PJSC
Account No. (AED):	4031003292543003
Bank:	First Abu Dhabi Bank
Swift Code:	NBADAEAA
Bank Address:	FLOOR 16, SHEIKH SULTAN BIN HAMDAN BUILDING, CORNICHE ROAD, ABU DHABI
IBAN:	AE98 0354 0310 0329 2543 003

1. All bank charges will be borne by the remitter.
2. Please indicate your Policy Number and Debit Note number as a payment detail to your banker.
3. Please email ops.uae@hayah-april.com the bank remittance advice or instruction slip with your Policy Number, name and debit note number to us for our accounting records and to issue an Official Receipt.

No cash or partial cash payments are allowed.

CREDIT CARD PAYMENT

If you choose to pay your premiums by credit card, you will receive a payment link by email sent to the address you provided in this form.

CHEQUE OR BANK DRAFT

- Cheques should be drawn on a UAE clearing bank and made payable to "HAYAH Insurance Company P.J.S.C.".
- Please indicate the policyholder's name, policy number and debit note number on the back of the cheque.
- Please send payment to:
  HAYAH INSURANCE COMPANY PJSC
  Sheikh Sultan Bin Hamdan Building, Corniche Road.
  Abu Dhabi, United Arab Emirates.
  Tel: 800-HAYAH
  Email: contact@hayah.com

5. NOTICE TO CUSTOMERS RELATING TO THE PERSONAL DATA

☐	We will collect, use, store, and disclose your personal information, including sensitive information (in particular, information relating to your medical history and any medical treatment you may have or have had), in accordance with relevant data protection legislation. We collect and will use your personal information, including sensitive information, for the purpose of carrying out our obligations under this plan. We may share your information, including sensitive information, with other companies, carefully selected third parties including any broker you appoint to act on your behalf, our third party administrator, other providers of services under this plan and authorized healthcare providers, where necessary to carry out our obligations under this plan. This statement also applies to personal information of any beneficiaries detailed on this application form. You have the right to request a copy of your personal information held by us, and beneficiaries under your policy have the right to request a copy of personal information we hold about them. I acknowledge my consent to the collection, use and disclosure of my personal, sensitive and/or health data by HAYAH Insurance Company P.J.S.C. for the purposes required by the contract of insurance I have entered into. **PLEASE TICK☑**

DECLARATION BY APPLICANT

I declare that the statements contained in this application form are correctly recorded, and that they are full, complete and true. I further declare that I have not withheld any material fact and that except as declared herein, all persons to be insured are currently in good health. I will notify HAYAH Insurance Company P.J.S.C. immediately if after signing this application and before a policy is issued if I become aware of material facts not disclosed in this form, or if the health of any person to be insured changes such that any answer on this form is not fully complete, and true. If a policy is issued to me, this proposal and the statements made herein shall form the basis of the policy between me/us and HAYAH Insurance Company P.J.S.C.

I understand that no insurance shall be in force until and unless the application has been accepted and the appropriate premium paid.

APPLICANT SIGNATURE		
	Name:	
	Title :	
	Date:	
	Important:	The application form must be sent to us within **30 days** from this date for your application to be valid.

MH UAE 2026/01

Underwritten by:

HAYAH Insurance Company P.J.S.C.
Sheikh Sultan Bin Hamdan Building
Corniche Road
P.O. Box 63323
Abu Dhabi, United Arab Emirates
Tel: 800-HAYAH (42924)
Email: contact@hayah.com

Designed by:

APRIL Hong Kong Limited
9/F, Chinachem Hollywood Centre
1-13 Hollywood Road, Central
Hong Kong
Tel: +971 4390 0740
Email: contact.uae@hayah-april.com